Opinion
Guest Voices



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Catholic parishes and dioceses across the United States are under real financial pressure. As giving habits change and younger Catholics move almost entirely into digital spaces, church institutions are increasingly asked whether they should accept donations in cryptocurrency. Some parishes and dioceses already do.

That question should not be answered casually. If Catholic institutions are going to accept cryptocurrency at all, they should have clear, written policies in place before doing so — or adopt them as soon as possible if they have already crossed that threshold. This is not a matter of technological sophistication. It is a matter of Catholic moral responsibility.

Catholic social teaching does not begin with tools or markets. It begins with the dignity of the human person, the common good, solidarity and the moral limits of economic activity. When applied seriously, those principles counsel prudence, transparency and governance before novelty.

Start with stewardship. Canon law obligates pastors and bishops alike to safeguard the temporal goods of the church and to administer them "with the diligence of a good householder." That obligation applies at every level of ecclesial administration. Cryptocurrency is volatile by design, often speculative in practice and frequently detached from productive economic activity. A parish or diocese that accepts crypto without a plan for immediate conversion, custody controls, and oversight is not exercising prudence — it is assuming risks inconsistent with responsible stewardship.

Some may argue that cryptocurrency poses no greater moral concern than cash, since cash can also be used for illicit purposes. That comparison is incomplete. While cash is anonymous, it is also physically constrained. It moves slowly, in limited quantities and usually within local or national boundaries. Cryptocurrency, by contrast, allows the instantaneous transfer of large sums across borders without intermediaries, identity checks or meaningful friction. The result is not merely anonymity but scale and opacity — conditions that have made crypto uniquely attractive for ransomware, sanctions evasion, fraud and other serious crimes.

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This distinction matters morally not only because of risk, but because of complicity. Catholic moral teaching has long recognized that institutions can cooperate — formally or materially — in wrongdoing even without intending it. When a parish or diocese accepts cryptocurrency without safeguards, it risks more than accidental receipt of tainted funds. It risks becoming entangled in, and normalizing, an economic sector that has been structurally shaped by speculation, extraction, environmental harm and illicit use.

Acceptance also teaches. The church is not a neutral market actor. Its practices catechize as surely as its preaching. When Catholic institutions accept crypto donations without qualification, they implicitly communicate that the church regards participation in the crypto economy as morally unproblematic. That message is at odds with the church's consistent teaching that economic systems must be judged by their effects on the vulnerable, on social trust, and on the common good — not merely by their technical legality or popularity.

Scandal must therefore be understood correctly. In Catholic moral theology, scandal is not embarrassment — it is conduct that reasonably leads others into moral confusion or weakens the church's witness. Given the well-documented harms associated with much of the crypto ecosystem, uncritical acceptance risks teaching the faithful that those harms are morally irrelevant so long as charitable ends are served.

Transparency becomes indispensable in this context. The Compendium of the Social Doctrine of the Church insists that economic life be intelligible, accountable and ordered to the common good. Crypto transactions are often opaque even to finance councils and diocesan officials, let alone to parishioners. Without clear policies requiring donor identification, third-party screening, prompt conversion to dollars and hierarchical oversight for significant gifts, Catholic institutions cannot plausibly claim to meet that standard.

Environmental responsibility further deepens the concern. Certain cryptocurrencies rely on energy-intensive mining processes that directly conflict with the moral framework articulated in *Laudato Si'*. To accept such assets without reflection or limitation risks contradicting the church's own call to ecological conversion.

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None of this requires rejecting technology outright. The church has long adopted new tools — printing presses, radio, television, online giving — when they served the Gospel and were governed wisely. But the church has never treated financial innovation as morally neutral. Markets exist for people, not the other way around.

That is why policy matters. Clear, written policies governing cryptocurrency donations — applicable at both the parish and diocesan levels — are not bureaucratic excess. They are moral boundary-setting. They allow Catholic institutions to reduce the risk of complicity, avoid catechizing indifference to economic harm and demonstrate that the church's engagement with new technologies is governed by conscience rather than convenience.

The harder truth is this: Accepting cryptocurrency without rules is not pastoral openness; it is abdication of responsibility. Catholic social teaching demands more than enthusiasm for innovation. It demands judgment.

If Catholic institutions choose to open the digital collection basket, they should do so with eyes open, norms in place and the moral tradition of the church firmly in hand. Anything less risks letting novelty outrun conscience — and that is a price the church should not be willing to pay.